GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:4954
ANSWERED ON:25.08.2000
INSURANCE FACILITY TO HIV/AIDS AFFECTED PERSONS
SATYAVRAT CHATURVEDI

Will the Minister of FINANCE be pleased to state:

(a) whether any meeting was held with Insurance Companies in April, 2000 to provide insurance facility to HIV/AIDS affected persons

(b) if so, the points discussed in the meeting; and

(c) the details of decisions taken?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a): Yes, Sir. The Ministry of Health and Family Welfare organised a meeting on 19th April, 2000 todiscuss the various issues related to insurance coverage of people living with HIV/AIDS in which officers of Insurance companies participated.

(b) & (c): The discussion related to provision of insurance coverage to people with HIV/AIDS.The Life Insurance Corporation of India (LIC) explained that they do not cancel the in force policy if the lifeassured contracts HIV/AIDS during the currency of the policy. However, LIC do not accept proposals where the life to be assured is suffering from serious diseases which also include HIV/AIDS.

The General Insurance Corporation of India (GIC) explained that the HIV/AIDS is a generalexclusion under the Health Care Policies not only in India but abroad also because of manifold difficulties in measuring the exposure, its consequence in financial terms and non-availability of international reinsurance support to the grant of insurance cover to HIV/AIDS affected persons.Therefore, GIC do not provide benefit to individuals having HIV/AIDS related illness under their medi-claim policy.